

BK 6250PG067

TRANSFER  
TAX  
PAIDMAINE  
QUITCLAIM DEED WITH COVENANT

016793

KNOW ALL PERSONS BY THESE PRESENTS, That Togo D. West, as Secretary of the Department of Veterans Affairs, an Officer of the United States of America, whose address is c/o Loan Guaranty Officer, Department of Veterans Affairs, 275 Chestnut Street, Manchester, NH 03101-2411, hereinafter called Grantor, for consideration paid grants to Sherwood Booker and Laurie Jo Booker, a married couple

whose address is 41 Francis Street

Waterville, ME 04901

as joint tenants with rights of survivorship, hereinafter called Grantees, with quitclaim covenant, the following-described property in Waterville, County of Kennebec, and State of Maine:

Certain lots or parcels of land, with the buildings thereon, situated in Waterville, County of Kennebec and State of Maine, bounded and described as follows, to wit:

Being Lots numbered one hundred twenty-two (122), one hundred twenty-three (123), according to a plan of lots at Nelson Heights belonging to the A.F. Hutchinson Land Co., Inc. Said plan being made by Ernest W. Branch, Surveyor, dated August 23, 1920, and recorded in the Kennebec County Registry of Deeds Plan Book 7, Pages 34 and 35.

Said lots taken together measure about sixty (60) feet on Carver Street and have a depth of about one hundred (100) feet; containing about six thousand (6000) square feet, according to said plan.

This conveyance is subject to the condition that no huts or shanties to be erected for living purposes.

Said premises are conveyed with and subject to all easements, restrictions, and agreements of record, if any, insofar as the same are in force and effect.

Meaning and intending to convey the same property conveyed to the within Grantor by deed dated October 21, 1999, and recorded November 2, 1999, at Book 6091, Page 230 of the Kennebec County Registry of Deeds.

IN WITNESS WHEREOF, Grantor, on this the 11th day of July, A.D. 2000, has caused this instrument to be signed and Sealed in his name and on his behalf by the undersigned Director/Loan Guaranty Officer, being thereunto duly appointed, qualified, and acting pursuant to §§ 212 and 1820 of Title 38, United States Code, and §§ 36:4342 and 36:4520 of the Regulations pursuant thereto, as amended, and who is authorized to execute this instrument.

Togo D. West  
Secretary of Veterans Affairs

A. A. Snyder  
BY: Director/Loan Guaranty Officer  
Department of Veterans Affairs Regional  
Office, Manchester, NH Tel. No. (603) 666-7527,  
Pursuant to a delegation of authority contained in  
VA Regulation (38 CFR, SECTION 36.4342)

*[Signature]*  
WITNESS  
*[Signature]*  
WITNESS

STATE OF NEW HAMPSHIRE

County of Hillsborough

Personally appeared A. A. Snyder, Director/Loan Guaranty Officer of the Department of Veterans Affairs, an agency of the United States Government, as the duly authorized agent of the Secretary of Veterans Affairs, and acknowledged the above instrument to be a free act and deed in said capacity and the free act and deed of said Secretary.

Before me, this 11 day of July, 2000.

KENNETH R. BEAUDOIN  
Notary Public / Justice of the Peace  
My Commission Expires March 4, 2003  
Notary Public in and for  
said County and State



RECEIVED KENNEBEC SS.

My commission expires 2000 JUL 17 AM 9:00

ATTEST: *[Signature]*  
REGISTER OF DEEDS

Don Plouffe  
155 Silver St.  
Waterville, Me 04901

**THIS LOAN MAY NOT BE ASSUMED WITHOUT THE PRIOR  
APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS  
AUTHORIZED AGENT, SUCCESSORS OR ASSIGNS.**

**016794**

KNOW ALL MEN BY THESE PRESENTS, THAT Sherwood Booker and Laurie Jo Booker, a married couple  
of 41 Francis St., Waterville, ME 04901

in the State of Maine, (hereinafter called Grantors), in consideration of the sum of

Seventeen Thousand, Nine Hundred and Ten Dollars  
(\$ 17,910.00 ) paid by Togo D. West, Secretary of the Department of Veterans Affairs,  
an Officer of the United States of America, whose address is c/o Director, Department Of Veterans Affairs Regional  
Office, Norris Cotton Federal Building, 275 Chestnut street, Manchester, NH 03101-2411, and successors in such office,  
as such (hereinafter with successors and assigns called Grantees), the receipt whereof is hereby acknowledged, does give,  
grant, bargain, sell and convey unto the said Grantees, successors and assigns forever, the following described property,  
to wit:

Certain lots or parcels of land, with the buildings thereon, situated in  
Waterville, County of Kennebec and State of Maine, bounded and described as  
follows, to wit:

Being Lots numbered one hundred twenty-two (122), one hundred twenty-three (123),  
according to a plan of lots at Nelson Heights belonging to the A.F. Hutchinson Land  
Co., Inc. Said plan being made by Ernest W. Branch, Surveyor, dated August 23,  
1920, and recorded in the Kennebec County Registry of Deeds Plan Book 7, Pages 34  
and 35.

Said lots taken together measure about sixty (60) feet on Carver Street and have a  
depth of about one hundred (100) feet; containing about six thousand (6000) square  
feet, according to said plan.  
This conveyance is subject to the condition that no huts or shanties to be erected  
for living purposes.

To have and to hold the above granted and bargained property unto the said Grantee, successors and assigns forever.  
Grantor covenants to and with said Grantee that at and until the execution and delivery of these presents the Grantor is well  
seized of the above-described premises as of a good and indefeasible estate in fee simple (or such other estate as is stated  
herein), has a good right to bargain and sell the same in manner and form written, the same are free from all encumbrances  
whatsoever except as herein otherwise recited, and Grantor will warrant and defend said premises, with the appurtenances  
thereto belonging unto the said Grantee, forever, against all lawful claims and demands.

The Grantor and the Grantee hereby agree that all of the covenants of the Master Form, hereinafter referred to, are  
incorporated herein and made a part hereof by reference.

The said Master Form was recorded on September 23, 1970, in the Registry of Deeds of each of the following Counties in  
the State of Maine in the Book and Page designated after the name of each County, to wit:

County	Book	Page	County	Book	Page
Androscoggin	1023	644	Oxford W. Dist.	202	327
Aroostook N. Dist.	361	252	E. Dist.	691	231-233
S. Dist.	1069	797	Penobscot	2196	107
Cumberland	3144	216	Piscataquis	394	23
Franklin	430	164	Sagadahoc	372	767
Hancock	1105	203	Somerset	600	378
Kennebec	1531	505	Waldo	685	165
Knox	506	466	Washington	691	184
Lincoln	670	163	York	1665	377

The Grantor acknowledges receipt of a copy of said Master Form.

Don  
P. Lowell

Mortgagor, in accordance with the terms of a certain promissory note of even date herewith in the same principal amount as herein stated, and secured hereby, shall pay to the Mortgagee at its office in Manchester, NH or at such other place as the holder hereof may designate in writing, delivered or mailed to the Mortgagor, the principal sum of

Seventeen Thousand, Nine Hundred and Ten Dollars (\$ 17,910.00 ), with interest from date at the rate of EIGHT AND ONE QUARTER per centum ( 8.25 %) per annum until paid, payable in monthly installments of One Hundred and Thirty-four Dollars and Fifty-five Cents (\$ 134.55 ), commencing on the first day of September, 2000, and continuing on the first day of each month thereafter until said note is fully paid, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on the first day of August, 2030.

Now, therefore, if the Grantor shall well and truly pay the aforesaid indebtedness, principal and interest, and all amounts for which Grantor is liable hereunder, according to the tenor and effect of this instrument, and shall faithfully perform all the other conditions and covenants contained herein, in said Master Form and in the note secured hereby, then this mortgage shall be void, otherwise, the same shall remain in full force and virtue.

This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established either pursuant to the provisions of Section 1814 of Chapter 37, Title 38 United States Code, or by the loan holder if the loan has been sold without recourse.

**Funding Fee:** A fee equal to 1 percent of the balance of this loan as of the date of transfer of the property shall be payable to the Department of Veterans Affairs at the time of transfer. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument and shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee hereof, the full indebtedness shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 1829(b). The assumer is not obligated to pay this fee if the Department of Veterans Affairs has sold this loan without recourse.

**Processing Charge:** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the Department of Veterans Affairs or its successors or assigns for determining the creditworthiness of the assumer and subsequently revising the ownership records when an approved transfer is completed. The amount of the charge shall not exceed \$300.00.

WITNESS our hand and seal this day of

Signed, sealed and delivered in the presence of:

*Donald Kluck*

WITNESS

*Donald Kluck*

WITNESS

*Sherwood Booker*

Sherwood Booker

*Laurie Jo Booker*

Laurie Jo Booker



STATE OF MAINE )

COUNTY OF Kennebec ) ss:

July 14, 2000

Personally appeared the above-named Sherwood Booker and Laurie Jo Booker and acknowledged the above instrument to be their free act and deed

Before me,

Notary Public

*Florence A. Vachon*  
Florence A. Vachon

My commission expires: May 4, 2002

RECEIVED KENNEBEC SS.

2000 JUL 17 AM 9:00

ATTEST: *Laura R. Munn*  
REGISTER OF DEEDS